

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JUSTIN T MATTSON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-11287 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/19/2018 and confirmed on 3/4/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,155.00
Less Refunds to Debtor	21.47	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>44,133.53</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,101.54	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,601.54</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	33,597.64	0.00	33,597.64
	Acct: 8333				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	948.91	948.91	0.00	948.91
	Acct: 8333				
	PA DEPARTMENT OF REVENUE*	83.13	83.13	14.90	98.03
	Acct: 4979				
					<b>34,644.58</b>

Priority					
	REBEKAA SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN T MATTSON	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN T MATTSON	21.47	21.47	0.00	0.00
	Acct:				
	REBEKAA SEELINGER ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	1,887.57	1,887.57	0.00	1,887.57
	Acct: 4979				
					<b>1,887.57</b>

Unsecured					
	BANK OF AMERICA NA**	21,327.96	1,832.92	0.00	1,832.92
	Acct: 9729				
	DISCOVER BANK(*)	1,752.92	150.65	0.00	150.65
	Acct: 5821				
	DISH NETWORK	0.00	0.00	0.00	0.00
	Acct:				
	PAYPAL CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	189.33	16.27	0.00	16.27
	Acct: 4979				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00

18-11287 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	BANK OF AMERICA NA	0.00	0.00	0.00	0.00
Acct:					
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
Acct: 8316					
					1,999.84

TOTAL PAID TO CREDITORS 38,531.99

TOTAL CLAIMED

PRIORITY 1,887.57  
SECURED 1,032.04  
UNSECURED 23,270.21

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

JUSTIN T MATTSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-11287 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Justin T. Mattson  
Debtor

Case No. 18-11287-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Mar 28, 2022

Form ID: pdf900

Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	#+ Justin T. Mattson, 3302 Loveland Avenue, Erie, PA 16506-2725
14967321	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14967322	Bank of America, 100 North Tryon Street, Eatontown, NJ 07724
14989318	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14967325	+ Hayt, Hayt & Landau, LLC, Meridian Center 1, 2 Industrial Way West, Eatontown, NJ 07724-2279

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969681	Email/Text: mrdiscen@discover.com	Mar 28 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14967323	+ Email/Text: mrdiscen@discover.com	Mar 28 2022 23:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14967324	+ Email/Text: Bankruptcy.Consumer@dish.com	Mar 28 2022 23:39:00	Dish Network, 9601 South Meridian Blvd, Englewood, CO 80112-5905
14967326	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 28 2022 23:39:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14967327	+ Email/Text: recovery@paypal.com	Mar 28 2022 23:38:00	PayPal Credit, 2211 North First Street, San Jose, CA 95131-2021
14967328	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14967329	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 28 2022 23:39:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14982026	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 28 2022 23:39:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
14967330	*+	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14967331	*	Bank of America, 100 North Tryon Street, Eatontown, NJ 07724
14967332	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14967333	*+	Dish Network, 9601 South Meridian Blvd, Englewood, CO 80112-5905
14967334	*+	Hayt, Hayt & Landau, LLC, Meridian Center 1, 2 Industrial Way West, Eatontown, NJ 07724-2279

District/off: 0315-1

User: auto

Page 2 of 2

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14967335	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14967336	*+	PayPal Credit, 2211 North First Street, San Jose, CA 95131-2021
14967337	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14969671	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14967338	*+	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Justin T. Mattson rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Debtor Justin T. Mattson richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7